

Information to identify the case:

Debtor 1	<u>Joseph Sosnosky</u>	Social Security number or ITIN	xxx-xx-7875
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Heather Sosnosky</u>	Social Security number or ITIN	xxx-xx-8239
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-25842-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Sosnosky

Heather Sosnosky
aka Heather Teahan

11/4/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Sosnosky
Heather Sosnosky
Debtors

Case No. 17-25842-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 04, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Sosnosky, Heather Sosnosky, 2184 Hollywood Drive, Forked River, NJ 08731-3709
516983713	+ Allied Interstate, P.O. Box 26190, Minneapolis, MN 55426-0190
516983718	Helfand & Helfand, 350 Fifthe Ave, Ste 5330, New York, NY 10118
516983724	+ Monarch Recovery, 10965 Decatur Road, Philadelphia, PA 19154-3210

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 04 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 04 2022 20:40:00	Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366, UNITED STATES 75266-0366
516983714	+ EDI: URSI.COM	Nov 05 2022 00:33:00	Alltran Financial, P.O. Box 722929, Houston, TX 77272-2929
516983716	+ EDI: CAPITALONE.COM	Nov 05 2022 00:33:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
517130837	EDI: CAPITALONE.COM	Nov 05 2022 00:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517131259	Email/PDF: bncnotices@becket-lee.com	Nov 04 2022 20:51:01	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516983717	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	CareCredit/Synchrony, Bankruptcy Dept, P.O. Box 965081, Orlando, FL 32896-0001
517158149	+ Email/Text: bankruptcy@cavps.com	Nov 04 2022 20:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516983719	EDI: RMSC.COM	Nov 05 2022 00:33:00	Home Depot/Citibank, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
516983720	+ EDI: IRS.COM	Nov 05 2022 00:33:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516983721	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 04 2022 20:40:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
516983722	+ Email/Text: BKNotice@ldvlaw.com	Nov 04 2022 20:40:00	Lyons, Doughty & Veldhuis, P.O. Box 1269, Mount Laurel, NJ 08054-7269
516983723	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 04 2022 20:40:00	Midland Credit Management, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710

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User: admin

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517163813	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 04 2022 20:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516983725	Email/Text: clientservices@northwestcollectors.com	Nov 04 2022 20:40:00	NCI, 3601 Algonquin Rd, Ste 232, Rolling Meadows, IL 60008
516997805	Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 04 2022 20:40:00	Nissan, POB 660366, Dallas, TX 75266-0366
516983726	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 04 2022 20:40:00	Nissan Motor Acceptance, P.O. Box 660360, Dallas, TX 75266-0360
516983728	EDI: PRA.COM	Nov 05 2022 00:33:00	Portfolio Recovery, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
517099019	EDI: PRA.COM	Nov 05 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516983727	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Paypal/Synchrony Bank, Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
516985000	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516983729	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank/Ashley Home Stores, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
516983730	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Toys R Us - Babies R Us, P.O. Box 965013, Orlando, FL 32896-5013
516983731	+ Email/Text: BANKRUPTCYNOTICES@ClaytonHomes.com	Nov 04 2022 20:41:00	Vanderbilt Mortgage & Finance, P.O. Box 9800, Maryville, TN 37802-9800
517107013	EDI: WFFC2	Nov 05 2022 00:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516983732	+ EDI: WFFC.COM	Nov 05 2022 00:38:00	Wells Fargo Card Services, P.O. Box 9210, Des Moines, IA 50306-9210
516983715	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	amazon.com, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516994099	*+	Vanderbilt Mortgage and Finance, Inc., PO Box 9800, Maryville, TN 37802-9800

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Vanderbilt Mortgage and Finance Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Steven J. Abelson	on behalf of Debtor Joseph Sosnosky sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson	on behalf of Joint Debtor Heather Sosnosky sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7